

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA**  
Alexandria Division

In re:	)	
	)	
GBEKU GREGORY WRIGHT,	)	<b>Case No. 19-12994-BFK</b>
	)	Chapter 7
Debtor.	)	
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BRANCH BANKING & TRUST COMPANY,	)	
	)	
Movant,	)	
	)	
v.	)	
	)	
GBEKU GREGORY WRIGHT,	)	
	)	
and	)	
	)	
DONALD F. KING, TRUSTEE	)	
	)	
Respondents.	)	

**ANSWER**

DONALD F. KING, TRUSTEE (the “**Trustee**”), by counsel, files his Answer to the Motion for Relief From the Automatic Stay (the “**Motion**”) filed by Branch Banking & Trust Company (“**Movant**”) in the above referenced case for the property located at 7411 Farmcrest Drive, New Carrollton, Maryland (the “**Property**”), and states as follows:

1. The Trustee admits the allegations contained in Paragraphs 1 and 2.

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Bradley Jones (VSB No. 85095)  
Counsel for the Trustee  
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2. The Trustee, lacking sufficient knowledge of the allegations contained in Paragraphs 3, 4, 5, 6, 7, 8, 9, and 10 of the Motion, neither admits nor denies such allegations and requires proof thereof.

3. The Trustee denies the allegation contained in Paragraph 11 and 12 of the Motion.

**AFFIRMATIVE DEFENSE**

Assuming, without admitting, that Movant's allegations in the Motion are correct, there is a significant equity cushion protecting Movant's alleged interest in the Property. Movant alleges that the total amount due under its Note with the Debtor is \$81,395.57 as of September 12, 2019. Dkt. No. 10 at 2. Movant also alleges there is a first lien on the Property with an approximate value of \$142,000.00. *Id.* The Property has a Zillow valuation of \$281,661. As a result, there appears to be significant equity, and the Trustee is currently investigating the Property to determine if this asset can be administered for the benefit of creditors.

If the Property is sold, the Movant's debt will be paid in full from any sale of the Property by the Trustee or on terms that are agreeable to the Movant. As a result, the Trustee believes that Movant's alleged interests are adequately protected by the equity cushion in the Property.

WHEREFORE, Donald F. King, Trustee, by counsel, requests that this Court enter an order denying Movant's Motion for Relief from the Automatic Stay.

**DONALD F. KING, TRUSTEE**  
**By Counsel**

By:     /s/ *Bradley Jones*      
**Bradley Jones (VSB No. 85095)**  
**Counsel for Trustee**  
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**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and accurate copy of the Answer was sent via Notice of Electronic Filing upon counsel for Movant, counsel for Debtor, and all registered users in this case pursuant to this Court's CM/ECF policy.

/s/ Bradley Jones  
Bradley Jones

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